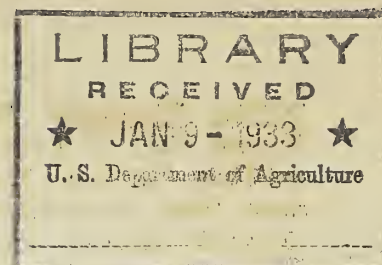


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HOUSEHOLD CALENDAR

Adjusting the Family Budget for 1933

An interview between Miss Ruth Van Deman and Dr. Faith Williams, Bureau of Home Economics, delivered in the Department of Agriculture period of the National Farm and Home Hour, broadcast by a network of 48 associate stations, Tuesday, January 3, 1933.

How do you do, Everybody, and Happy New Year.

Well, here we are starting the Household Calendar for 1933. And since we want to start it right, I asked Dr. Faith Williams to come over with me today and talk about adjusting the family budget. Maybe you agree with this listener out in Logan, Iowa. She wrote: "I am a firm believer in budgeting. In fact I think it has been our salvation during this time of stress. Just recently our income was cut in half, and I find myself working my budget overtime. I would like any information you could give me that will help \$75 a month meet the needs of a father, mother, two boys, aged 9 and 10, and food and so forth for an 18 year old girl working for her board. Can you tell me what per cent of our income to allow for food, what per cent for clothes, and the other things we must have?"

Doctor Williams, can you help our friend, Mrs. G., out in Iowa? Can you send her a budget all cut to fit her income?

DOCTOR WILLIAMS: Well, I wish I could, but I'm sorry to say I can't tell her what percentage of her income to spend for food, and clothes, and so on. Nobody can send her an ideal budget which will exactly fit her particular circumstances. But I can send her a standard budget which will give her some help. You understand that these budgets all worked out ahead of time seldom work if you try to put them into practice just as they are. The fact of the matter is, each family has to make up its own budget, just the way a commercial firm has to draw up its business plans for a year in advance. A standard budget with exact percentages is a help when it comes to checking the budget a family draws up for itself. And of course the way for a family to go about making its own budget is to keep a record for a while or make a careful estimate of how much it spends for food, and for clothes, and for household supplies, and so on. Then when a family gets all this down on paper, it can begin to divide up its income for the different items and decide where to trim.

Now take our homemaker friend in Iowa. I imagine her family owns its own home, since she says nothing about rent. That means they have taxes, and fire insurance to pay, and some repair bills occasionally. If they have to buy all their food, it's bound to take the biggest slice out of their \$75 a month. Generally as the income drops, the percentage spent for food shoots up. I'm speaking of course of city and town families. When people on farms have less cash they turn in and raise more and more of what they need to eat.

MISS VAN DEMAN: Then, Doctor Williams, if I understand you, you believe one of the adjustments a lot of city and town families will be making in 1933 is to budget a larger proportion of the income for food. Is that right?

(over)

DOCTOR WILLIAMS: Well, that depends on whether the family is estimating that its income will be less in 1933 than in 1932, and how much less. Many foods are now selling for less than they have in 20 years, but if the family income has decreased more than the decline in food prices and the food budget was very economically planned before, the homemaker will probably have to budget a larger proportion of the income for food this year. Our health and our morale depend so much on what we eat that a family can economize on food just so far and no farther.

For instance, we figured out the other day that from \$6.50 to \$7.25 a week is about the lowest cost at which a family of five can buy an adequate diet. Of course the exact figure depends on local prices. But this is what we call a minimum-cost, adequate diet. It doesn't have any frills, and it isn't the kind of a diet we recommend if a family can afford to spend more for food. But it's a lot better than the restricted diets that the nutritionists are now having to plan for relief use.

MISS VAN DEMAN: Doctor Williams, you said a moment ago that people in the country are getting more and more of their living from the home farm. How will they budget for 1933?

DOCTOR WILLIAMS: Well, the farm family with its cow and pigs, and chickens, and fruit and vegetable garden is planning to spend very little cash for food. I know of at least nine States where farm families are adopting live-at-home programs. They plan to grow, and can, and preserve practically all their food for the whole year. Also these farm families plan to cut fuel expenses by burning their own wood and corncobs in place of bought fuel.

In the Middle West many farm families are reducing the cost of running the automobile. They're buying gasoline and lubricating oil through their own co-operative purchasing associations.

MISS VAN DEMAN: And what are they doing about the clothes question?

DOCTOR WILLIAMS: Well, lots of communities have organized clothing clinics. Remodeling is stylish this year. Frequently what money there is has to go for shoes and footwear. And today everybody is scrutinizing the quality of ready-to-wear clothes and yard goods and many women are planning to do more sewing at home than usual.

MISS VAN DEMAN: What about recreation and books and reading? Are they forgotten?

DOCTOR WILLIAMS: No, I believe families are planning their recreation more carefully than ever though they are spending less on it. They are planning games at home and organizing community recreation to take the place of paid amusements. Also many people who can't buy books and subscribe to magazines are going to the library for free reading matter.

MISS VAN DEMAN: Yes, a librarian told me last week that their books had never been in such active use as during the past year.

Thank you, Doctor Williams, for your suggestions for the 1933 budget. Now next week, Mr. McCrory will be here to talk about economical ways of keeping the house warm.

Good-bye for this time.